



PROGRAM GUIDANCE

To: 2001 HAPG Grantees, Unsuccessful 2000 and 2001 Applicants, Interested Parties
From: Orman Whitcomb, CDBG Program Director
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Subject: Minimum Standards for Acceptable Housing Assessment Plan

Introduction

This Program Guidance will serve to outline the minimum standards required by the Office of Community Development for defining acceptable housing strategies within a Housing Assessment Plan. These minimum standards apply to plans funded through a CDBG Housing Assessment Planning Grant (HAPG) and those developed independently.

The purpose of conducting a housing assessment is to take a careful, detailed look at all conditions effecting housing in a community or region. It is not intended to consist of a superficial look at a few perceived issues and lead to the identification of housing rehabilitation as the number one problem to be detailed in the housing strategy and prioritized for future Housing Assistance (HA) efforts. While OCD recognizes the great need for housing rehabilitation throughout the State of Maine, the HAPG program was conceived as a mechanism for assisting communities do a comprehensive study and consider all areas of housing needs. It is a vital process designed to allow communities to determine exactly what local housing needs are, prioritize those needs, and serve as a catalyst to set local policy and put into affect a local plan of action to address needs.

In developing sound strategies that make up the Housing Assessment Plan, each community should make use of a variety of tools in gathering and categorizing information. Examples of these tools include the housing section of the local Comprehensive Plan, municipal ordinances, local housing authority, municipal officials, planning board, code enforcement officer, Community Action Agencies, local contractors, Maine State Housing Authority - (of particular note is MSHA's publication The State of Maine's Housing 1999), US Census Bureau, Maine State Planning Office, Department of Human Services, real estate brokers, landlords, regional institutions such as homeless shelters, transitional housing facilities, subsidized housing units, elderly/retirement complexes, health care facilities, lending institutions, local interviews, surveys and inspections. The tools listed here are not intended to be all-inclusive but to give a sound benchmark for obtaining and processing information. Each plan requires its own set of tools to create a complete document.

Minimum Standards

The review areas listed below are minimum standards designed to assist communities in developing a sound plan and serve as the foundation for prioritization of local housing needs and actions. There may be others identified locally during the assessment process. Do not attempt to use this as an exact “one size fits all” template. These are the more commonly identified housing issues in many Maine communities. Please be sure to detail the following information for each area considered:

1. The process by which problems were identified, or review areas were found not to be a significant issue. (local comprehensive plan, surveys, inspections, data sources, etc.)
2. The impact of the review areas identified in the community or region. This should include the direct correlation between the review areas and how it constitutes a problem or benefit to any applicable local housing conditions.
3. Any initiatives undertaken in the past to alleviate identified housing problems. (construction of an elderly housing complex, CDBG housing rehab program, employment of full time code enforcement officer, etc.) If no initiatives have been undertaken please explain why.
4. The affect of review areas on low and moderate income residents and/or how they affect local slum/blight conditions. (how high property values discourage LMI homeownership, abandoned buildings impact real estate prices and contribute to unsafe conditions, etc.)

Accessibility: Do all persons desiring to live locally have access to housing? Is there an adopted fair housing plan? Are the majority of units advertised for rent in the newspaper? Is public transportation available? Are diverse jobs available locally?

Affordability: Is affordability an issue? What group/groups does this affect? (elderly, first time homebuyers, LMI, etc.) How severe is the problem and what are the causes? Things to be considered include local property taxes, conversion of year around units to seasonal, local real estate prices, construction costs, utility costs, area wages/employment opportunities, availability of units, zoning restrictions, number of subsidized units available compared to low income residents, housing costs as compared to income, and population growth. Are current units and new units coming on the market affordable to the full range of local residents?

Architectural Barriers: Are there physical barriers to housing or services for elderly or handicapped persons? What is the extent of theses problems? What is the nature of these barriers? Are these issues addressed in the local Section 504 Self-Evaluation & Transition Plan?

Assisted Living: Are assisted living facilities for elderly or special needs groups available? Are these facilities adequate to meet local needs? Be sure to consider future needs, impact of aging population, etc.

Availability: Simply put, are there enough units by type, to fulfill the needs of persons wishing to live locally? How do local sales and rental costs compare to other regional communities? Is there evidence of overcrowding in existing units? How does the population trend (static, growth, decline) compare to number of existing housing units? What is the size of waiting lists for public or subsidized housing? What are overall local vacancy rates?

Blighted Conditions: Are slum/blight conditions contributing to housing problems locally? What are the causes of these conditions? (abandoned industrial or residential buildings, etc.) Are these conditions a significant factor in public health and safety issues? Be sure to elaborate if blighted conditions are concentrated in a specific area or occur in more limited rural areas.

Code Enforcement: Does the community or region have a full time code enforcement officer? Is local code enforcement taking an aggressive approach to dealing with code violations and life safety issues?

Downtown or Village Area Housing: Does the local community contain one or more built up areas? What are the general type and condition of existing housing units? Are these areas primarily residential or is there extensive mixed usage? Do existing zoning or other ordinances restrict the development of cluster housing units? Are infrastructure needs (water, sewer, roads, etc.) a factor in contributing to sprawl and inhibiting in-town housing development? Are former housing units in upper story downtown business buildings no longer useable due to accessibility issues? Do existing underutilized public, industrial or commercial buildings lend themselves to potential conversion to specialized housing units?

Elderly Housing: Is the availability of elderly housing units a problem locally? What are the existing options for senior housing? If no facilities are located locally, how far is the nearest facility? Are rising costs associated with upkeep making it difficult for seniors to maintain their favored residence? Are in-home services for seniors readily available in the area? (home health, meals on wheels, cleaning, etc.) Are facilities such as medical and senior centers present and available to the senior population?

Energy Efficiency: Do substandard levels of energy efficiency promote high bills for LMI residents? Have local electrical utilities instituted low cost/high payback programs such as hot water tank insulation and caulking? Is the waiting list for eligible low-income residents to receive energy conservation services from the regional Community Action Agency extremely long? Are residents aware of the high rate of savings generated by efficient lighting? Is electrical heating prevalent locally?

Environmental Issues: Do existing environmental issues present challenges to maintaining or developing housing locally? Areas to be considered include floodplains, hazardous or toxic sites, wetlands, sewage treatment, and phosphorous runoff.

Homelessness: Is homelessness an issue locally? What facilities are available locally or regionally to assist the homeless or those at risk? (temporary housing, transitional housing, permanent housing) Does the community have a policy for assisting those at

risk or homeless? Do local General Assistance payments assist in preventing homelessness? Is doubling up of families or relatives masking an at risk population?

Inventory of Existing Housing Units: What is the makeup of existing units in the community or region? Provide a detailed summary of housing by type, including single family, mobile homes, rental units, seasonal, multi-family, specialized housing such as assisted living, elderly, transitional, etc. This summary should detail the number of units by type, age, occupancy rates, assessed values, rents levels, property tax rates, number of units on the current market by type, inventory of local land available for future development, inventory of tax acquired properties, size of waiting lists for public and other subsidized housing, and notation of any proposed local industrial or commercial project that may place a future demand on housing by bringing more people into the market, etc. Emphasis should be placed on the effect of these traits on local housing conditions including affordability and availability. A drive by survey that gives a general rating to unit condition should also be conducted. Local records should be used as a guide to determine if the number of local housing units has increased, decreased or remained static over the past several years. Demographic information on local residents including age, income, and household makeup should also be tabulated.

Local Issues Affecting Housing: Are local or regional issues (strain on school system, projected special needs housing project, loss of farm lands, etc. affecting current or projected housing development activities? Are building codes, site plan review, zoning, subdivision ordinances, or other local or State policies having affect on the local housing market? What is the overall influence of these regulations local housing conditions? (good or bad)

New Housing Construction: What are the trends in construction of new housing units? (single-family, multi-family, etc) What is the range of costs of newly constructed units and do these costs reflect affordability to a wide range of local income groups? Is there a shortage of contractors involved in housing construction?

Public Housing: Is there local or regional public housing available? Who owns and manages these units? Does availability meet demand? If no public housing is available is there an unmet need locally?

Rehabilitation Needs: What is the extent of housing rehabilitation needs locally? What types of housing (single family, multi-family, senior, etc.) are affected? Were in-home inspections done to determine details of need? Do certain conditions warrant replacement housing? Is lack of approved methods of sewage disposal and obtaining potable water significant issues? Are high costs prohibiting LMI homeowners from doing necessary home repairs? What is the level of awareness of local residents regarding the availability of grants and loans for home repairs?

Special Needs Housing: Are special needs housing facilities available locally? Are these facilities designed to meet the needs of persons with alcohol or substance abuse, physical handicap, mental illness or other challenges? Are these facilities adequate to meet the needs of the local target populations?

Subsidized Housing: Are subsidized housing units available locally? Do the available units meet the needs of the low-income population? Do local landlords participate in the Section 8 Voucher Program? Are vouchers adequate to meet local need?

Transportation: Is public transportation available locally? Does the lack of public transportation adversely affect groups such as the elderly or special needs? Is lack of transportation a factor in lost housing or job opportunities for low-income residents?

Variety of Housing: Are there sufficient housing choices for persons of different age groups, family sizes, income levels, and special needs? Compare the number of low-income, elderly, subsidized, assisted living, and special needs units available against the size of these local population groups. Also compare existing unit sizes, and price ranges against local family sizes and incomes.

Prioritizing Housing Needs

When all the data has been collected the process shifts to categorizing this data into prioritized housing needs. Local municipal officials, housing professionals, committee members, and local residents should be involved in this process. While no community will be able to attempt to solve the whole array of needs identified, completing the assessment will give the “big picture” of all the problems that exist. Rating these needs from highest to lowest priority in a consistent and fair process with public involvement will allow the community to begin addressing those needs in an orderly manner while taking care of the most serious needs first.

Action Plan

The Action Plan is developed in response to all identified needs and the priorities established in the public process. Each prioritized need should be included in the plan and identify potential solutions, funding sources, and proposed changes in local practices, regulations, ordinances, and programs associated with housing policy that will contribute to addressing critical housing needs. This is an extremely important step in meeting local housing needs.

By submitting a local Housing Assessment Plan to OCD a community should be presenting a complete look into **all local housing needs, a list prioritizing those needs** and how those needs were prioritized, and a detailed **Action Plan** which sets forth how each need will be met. This should include all solutions, not just those associated with CDBG funding.